

1 **73. (AMENDED ONCE)** An improved method of delivering payment information from a
2 plurality of payor entities to a plurality of payee entities through the coordinated operation of the
3 plurality of payor entities and a service provider comprising the method steps of:

4
5 utilizing at least one data processing system to sort and format payment information from
6 said plurality of payor entities concerning a plurality of payment obligations;

7
8 communicating said payment information to said service provider;

9
10 utilizing at least one data processing system under control of said service provider to
11 consolidate said payment information concerning said plurality of payment obligations from said
12 plurality of payor entities in accordance with at least one predetermined consolidation criterion;

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14 directing payments to said plurality of payees in order to satisfy said plurality of payment
15 obligations;

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17 directing consolidated payment information, independently of said payments, from said
18 service **[provided] provider** to said plurality of payees.

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21 **74. (NOT AMENDED)** An improved method of delivering payment information according to
22 Claim **73**, wherein said at least one consolidation criterion comprises grouping said payment
23 information by payee identity.

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25 **75. (NOT AMENDED)** An improved method of delivering payment information according to
26 Claim **73**, wherein said step of directing payments comprises:

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initiating electronic funds transfers from said plurality of payor entities to said plurality of payee entities.

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1 **76. (NOT AMENDED)** An improved method of delivering payment information according to
2 Claim **73**, wherein said step of directing payments comprises:

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4 directing negotiable instruments from said plurality of payor entities to said plurality
5 of payee entities.

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7 **77. (AMENDED ONCE)** An improved method of delivering payment information according to
8 Claim **73**, wherein said step of directing payments comprises:

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10 utilizing a payment service provider to direct negotiable instruments to said plurality
11 of payee entities on behalf **[a] of** said plurality of payor entities.

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13 **78. (AMENDED ONCE)** An improved method of delivering payment information according to
14 Claim **73**, wherein said step of directing payments comprises:

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16 utilizing a payment service provider to consolidate payment obligations and to direct
17 negotiable instruments to said plurality of payee entities on behalf **[a] of** said plurality of payor
18 entities.

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20 **79. (AMENDED ONCE)** An improved method of delivering payment information according to
21 Claim **73**, wherein said step of directing payments comprises:

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23 utilizing a payment service provider to initiate electronic funds transfers to said
24 plurality of payee entities on behalf **[a] of** said plurality of payor entities.

1 **80. (NOT AMENDED)** A method of delivering payment information according to Claim **73**,
2 wherein said step of communicating comprises:

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4 communicating electronically said payment information to said service provider.
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6 **81. (NOT AMENDED)** A method of delivering payment information according to Claim **73**,
7 wherein said step of directing consolidated payment information comprises:

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9 communicating electronically said consolidated payment information, independently
10 of said payments, from said service provider to said plurality of payees.

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12 **82. (NOT AMENDED)** A method of delivering payment information according to Claim **73**,
13 wherein said step of utilizing said at least one data processing system to sort and format includes:

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15 utilizing at least one data processing system to sort said payment information by at
16 least one of (1) payee identity and (2) a preselected time interval.
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1 **83. (NOT AMENDED)** A method of delivering payment information according to Claim 73,
2 wherein said step of utilizing said at least one data processing system to sort and format includes:

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4 utilizing at least one data processing system to sort said payment information by at
5 least one of (1) payee identity and (2) a preselected time interval; and

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7 utilizing at least one data processing system to format said payment information by
8 performing at least one of (1) arranging said payment information, and (2) encoding said payment
9 information.

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11 **84. (AMENDED ONCE)** A method of delivering payment information according to Claim 73,
12 wherein said step of directing consolidated payment information comprises:

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14 communicating electronically consolidated payment information, independently of
15 said payments, from said **[information]** service provider to said plurality of payees, without
16 requiring active interaction between said **[information]** service provider and said plurality of
17 payees.

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20 **85. (AMENDED ONCE)** A method of delivering payment information according to Claim 73,
21 wherein said step of directing consolidated payment information comprises:

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23 communicating printed consolidated payment information, independently of said
24 payments, from said **[information]** service provider to said plurality of payees, without requiring
25 active interaction between said **[information]** service provider and said plurality of payees.

REMARKS

No additional fee is believed to be required; however, in the event any additional fees are required, please charge Deposit Account No. 50-1060.

Respectfully submitted,



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CLEAN CLAIMS

73. (AMENDED ONCE) An improved method of delivering payment information from a plurality of payor entities to a plurality of payee entities through the coordinated operation of the plurality of payor entities and a service provider comprising the method steps of:

utilizing at least one data processing system to sort and format payment information from said plurality of payor entities concerning a plurality of payment obligations;

communicating said payment information to said service provider;

utilizing at least one data processing system under control of said service provider to consolidate said payment information concerning said plurality of payment obligations from said plurality of payor entities in accordance with at least one predetermined consolidation criterion;

directing payments to said plurality of payees in order to satisfy said plurality of payment obligations;

directing consolidated payment information, independently of said payments, from said service provider to said plurality of payees.

1 **4. (NOT AMENDED)** An improved method of delivering payment information according to
2 Claim **73**, wherein said at least one consolidation criterion comprises grouping said payment
3 information by payee identity.

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5 **75. (NOT AMENDED)** An improved method of delivering payment information according to
6 Claim **73**, wherein said step of directing payments comprises:

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8 initiating electronic funds transfers from said plurality of payor entities to said
9 plurality of payee entities.

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1 **76. (NOT AMENDED)** An improved method of delivering payment information according to
2 Claim **73**, wherein said step of directing payments comprises:

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4 directing negotiable instruments from said plurality of payor entities to said plurality
5 of payee entities.

6
7 **77. (AMENDED ONCE)** An improved method of delivering payment information according to
8 Claim **73**, wherein said step of directing payments comprises:

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10 utilizing a payment service provider to direct negotiable instruments to said plurality
11 of payee entities on behalf of said plurality of payor entities.

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13 **78. (AMENDED ONCE)** An improved method of delivering payment information according to
14 Claim **73**, wherein said step of directing payments comprises:

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16 utilizing a payment service provider to consolidate payment obligations and to direct
17 negotiable instruments to said plurality of payee entities on behalf of said plurality of payor entities.

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19 **79. (AMENDED ONCE)** An improved method of delivering payment information according to
20 Claim **73**, wherein said step of directing payments comprises:

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22 utilizing a payment service provider to initiate electronic funds transfers to said
23 plurality of payee entities on behalf of said plurality of payor entities.

1 **80. (NOT AMENDED)** A method of delivering payment information according to Claim 73,
2 wherein said step of communicating comprises:

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4 communicating electronically said payment information to said service provider.
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6 **81. (NOT AMENDED)** A method of delivering payment information according to Claim 73,
7 wherein said step of directing consolidated payment information comprises:

8
9 communicating electronically said consolidated payment information, independently
10 of said payments, from said service provider to said plurality of payees.

11
12 **82. (NOT AMENDED)** A method of delivering payment information according to Claim 73,
13 wherein said step of utilizing said at least one data processing system to sort and format includes:

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15 utilizing at least one data processing system to sort said payment information by at
16 least one of (1) payee identity and (2) a preselected time interval.
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1 **83. (NOT AMENDED)** A method of delivering payment information according to Claim 73,
2 wherein said step of utilizing said at least one data processing system to sort and format includes:

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4 utilizing at least one data processing system to sort said payment information by at
5 least one of (1) payee identity and (2) a preselected time interval; and

6
7 utilizing at least one data processing system to format said payment information by
8 performing at least one of (1) arranging said payment information, and (2) encoding said payment
9 information.

10
11 **84. (AMENDED ONCE)** A method of delivering payment information according to Claim 73,
12 wherein said step of directing consolidated payment information comprises:

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14 communicating electronically consolidated payment information, independently of
15 said payments, from said service provider to said plurality of payees, without requiring active
16 interaction between said service provider and said plurality of payees.

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19 **85. (AMENDED ONCE)** A method of delivering payment information according to Claim 73,
20 wherein said step of directing consolidated payment information comprises:

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22 communicating printed consolidated payment information, independently of said
23 payments, from said service provider to said plurality of payees, without requiring active interaction
24 between said service provider and said plurality of payees.